

Form finmgtc

UNITED STATES BANKRUPTCY COURT

District of New Jersey
402 East State Street
Trenton, NJ 08608

Case No.: 17-24676-KCF
Chapter: 7
Judge: Kathryn C. Ferguson

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Bijen A. Patel
4 Crane Place
Spotswood, NJ 08884

Social Security No.:
xxx-xx-5100

Employer's Tax I.D. No.:

**NOTICE OF FAILURE TO FILE DEBTOR'S CERTIFICATION OF COMPLETION
OF INSTRUCTIONAL COURSE CONCERNING FINANCIAL MANAGEMENT**

To receive a discharge each individual debtor must participate in a personal financial management course. The course provider may file a Certificate of Debtor Education, or the debtor must file a *Debtor's Certification of Completion of Instructional Course Concerning Financial Management* (Official Form B23) proving compliance with the financial management course requirement for discharge (each debtor in a joint case must file a separate Certification). The Certification must be filed by:

Chapter 7: [60 days from the first date set for your Meeting of Creditors.]

To date the court has not received the above document from the debtor(s), nor has it received a Certificate of Debtor Education from a course provider. If the court does not receive the document(s) within the time frame set forth above, your case will be closed without entry of the discharge. If the case is closed without entry of the discharge you must file a Motion To Reopen to allow for the filing of the document(s) and pay the applicable filing fee.

Dated: October 2, 2017
JAN: admi

Jeanne Naughton
Clerk

Certificate of Notice Page 2 of 2
 United States Bankruptcy Court
 District of New Jersey

In re:
 Bijen A. Patel
 Debtor

Case No. 17-24676-KCF
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: finmgtc

Page 1 of 1
 Total Noticed: 3

Date Rcvd: Oct 02, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 04, 2017.

db +Bijen A. Patel, 4 Crane Place, Spotswood, NJ 08884-1090

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 02 2017 23:31:13 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Oct 02 2017 23:31:09 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235

TOTAL: 2

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 04, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 2, 2017 at the address(es) listed below:

Brian Thomas Crowley on behalf of Trustee John Michael McDonnell bcrowley@mchfirm.com,
 bcrowley@mcdonnellcrowley.com
 Denise E. Carlon on behalf of Creditor The Bank of New York Mellon f/k/a The Bank of New York,
 as Trustee for CWALT Alternative Loan Trust 2004-J1, Mortgage Pass-Through Certificates, Series
 2004- J1 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
 John J. Winter on behalf of Creditor Itria Ventures LLC jwinter@chartwellllaw.com,
 amccinton@chartwellllaw.com
 John Michael McDonnell jmcdonnell@mchfirm.com, jcohen@mchfirm.com;NJ95@ecfcbis.com
 Michael P. Otto on behalf of Debtor Bijen A. Patel motto@ottolawoffice.com
 Mindy R. Zlotogura on behalf of Creditor Indus American Bank mzlotogura@newmansimpson.com
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov
 William M.E. Powers on behalf of Creditor Wells Fargo Bank, N.A. as successor by merger to
 Wachovia Bank, N.A. ecf@powerskirn.com
 William M.E. Powers, III on behalf of Creditor Wells Fargo Bank, N.A. as successor by merger
 to Wachovia Bank, N.A. ecf@powerskirn.com

TOTAL: 9